

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10649392
	Filing Date	2003-08-26
	First Named Inventor	David Marshall
	Art Unit	4172
	Examiner Name	Hao Fu
	Attorney Docket Number	006878.115301

**U.S.PATENTS**

Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	6766303		2004-07-20	Marshall	
	2	5903879		1999-05-11	Mitchell	
	3	5918218		1999-06-29	Harris et al.	
	4	5991744		1999-11-23	DiCresce	
	5	5999917		1999-12-07	Facciani et al.	
	6	6161096		2000-12-12	Bell	
	7	6205434		2001-03-20	Ryan et al.	
	8	7249037		2007-07-24	Koppes et al.	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10649392
Filing Date	2003-08-26
First Named Inventor	David Marshall
Art Unit	4172
Examiner Name	Hao Fu
Attorney Docket Number	006878.115301

9	6621397	2001-02-01	Jones et al.
10	10408769	2003-04-07	Analect
11	10136868	2002-04-30	Eisler
12	10921731	2004-08-19	Marshall

If you wish to add additional U.S. Patent citation information please click the Add button.

**U.S.PATENT APPLICATION PUBLICATIONS**

Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
1	20040210503			2004-10-21	Marshall	
2	20040117288			2004-06-17	Marshall	
3	20030093354			2003-05-15	Marshall	
4	20020013751			2002-01-31	Facciani et al.	
5	20030041019			2003-02-27	Vagim et al.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <small>( Not for submission under 37 CFR 1.99)</small>	Application Number	10649392
	Filing Date	2003-08-26
	First Named Inventor	David Marshall
	Art Unit	4172
	Examiner Name	Hao Fu
	Attorney Docket Number	006878.115301

6	20010014873	2001-08-16	Henderson et al.	
7	20020143673	2002-10-03	Hitchings et al.	
8	20010042785	2001-11-22	Walker et al.	
9	20040117302	2004-06-17	Weichert et al.	
10	20030182174	2003-09-25	Mahoney et al.	

If you wish to add additional U.S. Published Application citation information please click the Add button.

#### FOREIGN PATENT DOCUMENTS

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup> i	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1	2003098516	WO		2003-11-27	Marshall		<input type="checkbox"/>
	2	9743893	WO		1997-11-27	Schein et al.		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

#### NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
--------------------	---------	---	----------------

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <small>( Not for submission under 37 CFR 1.99)</small>	Application Number	10649392
	Filing Date	2003-08-26
	First Named Inventor	David Marshall
	Art Unit	4172
	Examiner Name	Hao Fu
	Attorney Docket Number	006878.115301

	1	Saunders Anthony, Credit Risk Measurement, May 1999, John Wiley and Sons, Inc. First Edition, pp 186-204	<input type="checkbox"/>
	2	Interpretive Letter #878, Jan.2000 (Comptroller of the Currency, Administrator of National Banks)	<input type="checkbox"/>
	3	Shultz, Paul T. Hall, Russel E., "New Developments in Nonqualified Deferred Compensation", Spring 1994, Employees Relations Law Journal. Vol. 19, Iss. 4, page 611	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

**EXAMINER SIGNATURE**

Examiner Signature	/Hao Fu/	Date Considered	08/04/2008
--------------------	----------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.